

# Term Deposit Interest Rate Schedule



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## Interest Rates

Money Maker Term Deposits		Regular Income Term Deposits		
Term	\$5,000 - \$1,000,000	Term	\$5,000 - \$1,000,000	Interest Paid
2 months	<b>1.75% p.a.</b>	12 – 35 months	<b>4.55% p.a.</b>	Monthly
3 months	<b>4.35% p.a.</b>	12 – 35 months	<b>4.55% p.a.</b>	Quarterly
4 months	<b>3.75% p.a.</b>	12 – 35 months	<b>4.55% p.a.</b>	Annually
5 months	<b>3.40% p.a.</b>	36 – 60 months	<b>4.20% p.a.</b>	Monthly
6 months	<b>4.45% p.a.</b>	36 – 60 months	<b>4.20% p.a.</b>	Quarterly
7 months	<b>4.55% p.a.</b>	36 – 60 months	<b>4.20% p.a.</b>	Annually
8 months	<b>3.80% p.a.</b>			
9 months	<b>4.55% p.a.</b>			
10 months	<b>3.80% p.a.</b>			
11 months	<b>3.80% p.a.</b>			
12 months	<b>4.55% p.a.</b>			

  

& Retirement Term Deposit		
Term	\$5,000 - \$1,000,000	Interest Paid
3 months	<b>4.40% p.a.</b>	At Maturity

## Special Terms and Conditions

### Money Maker Term Deposits

- Terms range from 2 to 12 months
- The minimum deposit for a term deposit is \$5,000
- Interest is paid on maturity

### Regular Income Term Deposits

- Terms range from 12 to 60 months
- Minimum deposit of \$5,000
- Interest is paid monthly, quarterly or annually, on the anniversary of the account opening
- Interest payments are paid into a savings account, either with P&N Bank or externally to you

### & Retirement Term Deposit

- 3 month term only
- Minimum deposit of \$5,000
- Interest is paid on maturity
- To be eligible for the & Retirement Term Deposit, at least one member must hold the & Retirement Account
- If you do not hold an & Retirement Account at the time your & Retirement Term Deposit matures your Term Deposit will be automatically rolled over into the Money Maker Term Deposit for the same term at the prevailing rate
- Available to personal members only (individuals) one of which must be aged 55 or older

The rates stated in this Interest Rate Schedule are effective **2 November 2023** Rates are subject to change and may change at any time including between the time you apply for a Term Deposit Account and when your account is opened.

You should ensure that you have a current Term Deposit Interest Rate Schedule. You can obtain a copy of the current Interest Rate Schedule by calling 13 25 77 or visiting [www.pnbank.com.au](http://www.pnbank.com.au).

These rates apply to deposits up to \$1,000,000. Different rates may apply to amounts over \$1,000,000. For information on these rates, contact your local P&N branch or our contact centre on 13 25 77.